

The French of the border: Geneva, neighbouring France and the cross-border workers

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The language shared with neighbouring France shapes the labour market and the clientele of the financial centre. The canton of Geneva employed 107,200 cross-border workers at the beginning of 2026, up 2.8 per cent over one year, more than a quarter of the 391,000 cross-border workers in Switzerland as a whole.¹ A significant share of these cross-border workers are employed in banking, insurance, consulting and commodity trading, where command of French is the first condition of recruitment. The French-speaking catchment area of Haute-Savoie and Ain supplies the financial centre with a workforce trained in the French system, familiar with French legal and administrative culture, and immediately operational with French clients.

This linguistic continuity has a tax and regulatory counterpart. Geneva's cross-border workers are taxed at source in Geneva, the canton passing on a share of that tax to the French départements under an agreement of 1973.² Financial institutions employing cross-border workers must take French law into account in the management of human resources, social security and remote working, the regime of which was the subject of specific agreements after the pandemic. The shared language eases these relationships without removing the border: the cross-border worker remains subject, for part of his situation, to a foreign law.

French clients also form one of the historic markets of the financial centre. Geographical proximity, language and Swiss stability have drawn wealthy French clients to Geneva since the nineteenth century. The end of banking secrecy vis-à-vis the tax authorities, traced in Part E, transformed this relationship: declared French clients are today served within the framework of the automatic exchange of information and the French rules on the marketing of financial services. French remains the language of this

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relationship, but compliance with two legal systems has become its condition.

Key point. The language shared with neighbouring France provides the Geneva financial centre with a considerable French-speaking workforce and a historic clientele. This linguistic continuity does not remove the legal border: the taxation of cross-border workers, cross-border remote working and the marketing of financial services in France are governed by rules of their own, which the shared language makes easier to explain without making them disappear.

1 Notes

1. “Statistiques frontaliers 2026”, lesfrontaliers.ch, 27 April 2026, citing the Federal Statistical Office (fourth quarter 2025) and OCSTAT. ↩
2. Franco-Swiss agreement of 29 January 1973 on financial compensation relating to cross-border workers employed in Geneva: 3.5% of the gross payroll of cross-border workers resident in Ain and Haute-Savoie, paid to the Banque de France for the two départements; Comité régional franco-genevois, “La compensation financière genevoise”, crfginfo.org (accessed September 2026). ↩

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